

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: : Chapter 13
Pettey, Bruce

Debtor/ Respondent : 16-14496

**Answer to Motion of
For Relief from Automatic Stay**

Debtor, Bruce Pettey, by and through his undersigned attorney, hereby provides the following answers to the Motion for Relief from Stay filed by EMC Mortgage LLC. These responses are made without prejudice to debtor's right to present additional facts or contentions at trial based upon information hereinafter obtained or evaluated. Debtor specifically reserves the right to supplement or amend his responses or present additional facts and contentions at a later date to any of the answers given.

1. Denied. The allegation contained herein are directed to a party other than the answering debtor, and they are denied as no response is required.

2. -3. Denied. The averments contained in this Paragraph consist of mischaracterization or summarization of documents that speak for themselves and they are denied as no response is required.

4. Admitted.

5. Denied as stated. The filing of a bankruptcy petition immediately puts into effect the automatic stay, which prevents creditors from taking any further actions against the debtor or the debtor's property with respect to claims arising prior to commencement of the case. See 11 U.S.C. Section 362. By way of further answer, the allegation contained herein are directed to a party other than the answering debtor(s), and they are denied as no response is required. Proof thereof is demanded.

6. -7. Debtor can neither admit nor deny the allegations because Debtor has no personal knowledge of the accuracy of such statement. Strict proof is hereby demanded.

8. Denied as stated. By way of further explanation, Debtor continues to make trustee payments via a wage order, but the step plan payment amount adjusted during the wrong month. Debtor intends to bring the delinquency current and the trustee payment arrears has been reduced to \$1,130.84.

9 Denied. The allegation is a legal conclusion of law to which no answer is required.

10. Denied. Debtor can neither admit nor deny the allegations because

Debtor has no personal knowledge of the accuracy of such statement. Strict proof is hereby demanded

For the reasons set forth above, among others, and based on this Court's authority under the Bankruptcy Code, the Debtor prays that the motion be denied, and such other relief as is just and proper. The Debtor specifically reserves the right to supplement the answer at or prior to the hearing thereon.

Dated: April 5, 2018

"/s/" Mitchell J. Prince
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